

There's only one way to protect
your home and contents from
AMERICA'S #1 NATURAL DISASTER.

Find out how INSIDE.

Presorted
Standard Mail
US POSTAGE PMD
NEW BRUNSWICK, NJ
PERMIT NO. 1512



CT3A-HI-E



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FEMA
Acquisition - 3 - OE
Folds to 9" x 6"
4 Colour Process
Prepared: June, 2006
CT3A-HI-E

Nothing can stop a flood.



<Joe Sample
1000 Anystreet, Anytown
State, ZIP>

<Dear Mr. Sample,>

November 22, 2004

The best locks, the strongest doors and sophisticated burglar alarms won't protect your home from invading floodwaters. As much as you try to make your home safe and secure, it isn't when it comes to America's #1 natural disaster.

When the foul smelling water gets inside, it gets into everything you own. It ruins your floors and carpets. Most of your walls will need to be replaced. Furniture, clothing and anything else the flood touches will have to be thrown out.

After the water recedes, it's just as bad as the flood itself. Left behind is a stinking mess of muddy and sometimes contaminated slime.

Even a small flood of only a few inches can cost thousands of dollars in cleanup, replacement and repair costs. And who will pay for the damage? You will.

Your homeowners insurance won't protect you.

Homeowners insurance policies cover many things—fire, other natural disasters, theft—but not flooding.

Without flood insurance, your home is unprotected.

Don't count on disaster assistance.

The President must first declare a disaster before assistance is made available. The stark reality is not all floods are declared disasters.

If disaster assistance is available at all, it's usually in the form of a loan you'll have to pay back... *with interest*. It will likely take you years to pay off the loan.

**Think you're safe from flooding?
You're not.**

Floods happen anywhere, anytime and to anyone. Don't tell yourself a flood won't

(over, please)

Flooding is America's
#1 natural disaster.

Floods can
happen anywhere,
anytime and
to anyone.

Homeowners
insurance doesn't
cover flooding.

Government disaster
assistance is limited.

Without flood
insurance, your home
is not protected.

Be FloodSmart.

Call your insurance agent today and buy flood insurance.

If your insurance agent doesn't sell flood insurance, call the following agent(s):*

<Agent A
1000 Anystreet, Anytown
State, ZIP
Call: (XXX) XXX-XXXXX>

<Agent B
2000 Anystreet, Anytown
State, ZIP
Call: (XXX) XXX-XXXXX>

<You can also go online at **FloodSmart.gov/lock**
or call **1-888-724-6019**.>

* Agents operate independently and are not affiliated with or endorsed by FEMA.

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Acquisition - Wave 3 - Letterhead
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4 Colour Process
Prepared: March, 2006
G41178-1 Letterhead
Page 1 of document—FRONT

LaserText

happen to you. It can and does.

Nearly new construction can dramatically change water runoff patterns turning dry neighborhoods into potential flood areas. Sudden severe weather can cause unexpected flooding even in the flood areas.

The risk is real. Up to 25% of all flood claims come from people living in low to moderate flood-risk areas. If you live in a high-risk area, there's a 1 in 4 chance that you'll experience a flood over the life of a 30-year mortgage.

Without flood insurance, how will you manage?

There's no easy answer. If you don't have flood insurance, the financial burden of a flood will rest squarely on your shoulders.

Maybe you'll only have to use all your savings to pay for the thousands of dollars in flood damage. But more than likely, you'll also have to take out a loan or a second mortgage while still paying off your original mortgage.

It could take years before you've finally paid for all the damage. What plans will you have to put on hold or give up?

With flood insurance, your home and your future are protected.

On average, flood insurance costs around \$500* a year. That's not much to pay to know that your hopes and dreams won't be washed away.

Maybe floodwaters will never invade your home, but with flood insurance—if the worst happens... you'll know you're protected.

Call your insurance agent today and ask about flood insurance.

Sincerely,

David Maurstad
Director, FEMA Mitigation Division and Federal Insurance Administrator

P.S. Flood insurance comes with a 30-day waiting period. Don't wait for a flood to threaten your home and contents—by then it will be too late.

*Based on the average policy premium in high-risk areas. In low to moderate flood-risk areas, the NFIP's Preferred Risk Policy is available for as low as just over \$100 per year for those who qualify. Call your agent for details.



**Call your insurance agent today
and buy flood insurance.**

You can also go online at **FloodSmart.gov/lock**
or call **1-888-724-6019**.



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